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RESOURCES FOR ARTISTS

Micro-loan program now available for artists

The Montana Arts Council is pleased to announce a Micro Loan Program for Artists, created to provide capital to artists in micro businesses that need capital but may not be eligible for traditional loans for a variety of reasons.

The Micro Loan Fund is underwritten by private funding to MAC from Leveraging Investments in Creativity (LINC), a New York-based foundation, and is administered by the Ravalli County Economic Development Authority (RCEDA).

The contact for this program is RCEDA Executive Director Julie Foster at julie@rceda.org or 406-375-9416.



businesses. Priority will be given to those artists who are participants in the Montana Artrepreneur Program (MAP). All borrowers must have a business plan and financial projections (and, YES!, help is available to do this – see Technical Assistance below).

Technical assistance available

All borrowers must have a business plan and financial projections showing that they can pay back the loan and maintain a positive cash flow. Enrollment in MAP provides guidance in these areas and RCEDA offers technical assistance in developing these documents.

Eligible use of funds

- Working capital (including, but not limited to, inventory and supplies, marketing/ promotions, accounts payable, wages and operating expenses.)
- Construction/expansion/repair
- Acquisition and/or repair of machinery and equipment

Term of loans

- Dollars available: Up to \$1,000
- Interest Rate: 5 percent per year
- Maximum Time: Five years

Selection Criteria

All borrowers in this program must be artists operating Montana-owned and -based

Application procedure

Applicants are required to complete a MAP Micro Loan Program Fund application and provide such additional information as may be required by RCEDA. The contact for this program is RCEDA Executive Director Julie Foster at julie@rceda.org or 406-375-9416.

Fees

- A one-time \$25 application fee payable to RCEDA is required of all applicants.
- Uniform Commercial Code (UCC) and recording fees will be paid by the borrower.
- An annual \$20 administration fee payable to RCEDA by the borrower.

Equity and collateral

At least 20 percent owner equity in the entire project cost is expected.

Collateral can take the form of a real-estate mortgage, contract assignment, equipment, machinery, furniture, fixtures, accounts receivable and/or inventory.

Personal guarantees are required, and a credit report or credit score on the borrower may be requested.

Rural Arts and Culture Working Group

For three days in August, 40 arts leaders from across the country met in Massachusetts to found a group based on the following principles:

- We believe that rural America is changing. Artists and cultural workers are on the front lines of these new definitions of rural place and identity.

- We believe the arts and culture inform policies across all sectors.

- We believe the arts are a primary vehicle for the advancement of cultural values and rights.

- We believe that storytelling and creativity are essential to the health of a community.

- We believe that arts and culture are central to all forms of sustainability.

- We believe that the efforts of artists and cultural workers can empower youth and expand cross-cultural dialogues.

- We believe artists create powerful narratives that transcend rural-urban and international boundaries.

- We believe real change is cultural.

Still in its very early stages, this exciting group is continuing its conversation and invites participation in a peer community at ruralarts.wordpress.com/2012/09/27/new-post/.

Sign-up begins for Montana Artrepreneurship Program

By Cindy Kittredge
MAC Folk Arts and Market Development Specialist

With a three-year track record and an ever-increasing list of successes, the Montana Arts Council's Montana Artrepreneurship Program (MAP) opens to visual artists in 10 Montana areas with the sign-up period beginning immediately. Applications are accepted year around, but MAP cohorts generally begin meeting between January and April each year.

MAP is designed to help visual artists develop a sustainable business in art by learning more about entrepreneurship and developing a framework for their business of art. Participants in a MAP cohort commit to 8-10 months of instruction and workshops that help them create 35 tools for their business toolbox and then move forward to Market-Ready Certification.

These tools include, for example, creating marketing materials, setting pricing, developing displays for shows, and building a business plan. There are also mentorship and internship opportunities.

This program is specifically designed for visual artists, which includes individuals working in all media, from oils to glass, from leather to textiles and fibers, and from metal to photography. Artists need to be developing a body of work and have some computer skills. The size of each group is kept small to insure that artists receive the full benefits of this learning opportunity.

In addition to the instruction, MAP par-



MAP II coaches include: Front row – Annie Allen (Lincoln area), Sheri Jarvis (rural counties around Butte-Anaconda), and Michael and Meagan Blessing (rural Gallatin Valley). Back row – Flori Engbrecht (Bitterroot) and Linda Short (Chester area).

ticipants can qualify for market-expansion opportunities like the recent Tour of Excellence, a learning excursion that took artists to the Western Design Conference in Jackson, WY, in mid-September. These market expansion opportunities are made available through funding from LINC.

Currently, 11 MAP coaches are available to lead groups in areas across the state. Jan Shanahan, Flathead area MAP coach, has already begun meeting with a group of artists at Flathead Valley Community College in Kalispell. Other MAP coaches and their areas are:

- Deb Essen (eccmontana@hotmail.com) of Victor and Flori Engbrecht (flori@floriengbrecht.com) of Hamilton.

They meet at the RCEDA in Hamilton and

are working with the Bitterroot Cultural Heritage Trust.

- Diane Hausmann (vinhaus@3rivers.net) of Fairfield who meets with her group in the Art Center in Choteau.

- Tammy Zemliska (melstonemartha@gmail.com) from Melstone, who will meet with artists in the Roundup-Melstone area.

- Linda Short (art@lindashort.com) from Great Falls who will meet with her group in Chester at the Liberty County Arts Center.

- Meagan and Michael Blessing (blessingfineart@bresnan.net) from Bozeman, who will be working with rural artists in the greater Gallatin Valley.

- Sheri Jarvis (sherijarvis@ymail.com) from Butte, who is looking

forward to working with rural artists in southwestern Montana, particularly Powell, Deer Lodge and Silver Bow counties.

- Annie Allen (sunnybunny60@gmail.com) of Lincoln, who will meet at Roasted in Lincoln with artists from the Lincoln and Ovando areas.

- Fern Vinton (jovibo2004@yahoo.com) of White Sulphur Springs, who will meet with artists from the areas in and around Meagher, Broadwater and Judith Basin counties.

Interested artists need to complete an application form that is available on the MAC website at www.art.mt.gov or from their area coach. For more information, contact Cindy Kittredge, MAC Folk Arts and Market Development Specialist, at 406-468-4078 or elkittredge@dishmail.net.

Developing Artist-Driven Spaces in Marginalized Communities: Reflections and Implications for the Field

By Maria Rosario Jackson

Published October 2012 by the Urban Institute, Washington, D.C., and LINC, New York City

Spaces in which arts and cultural activity happen are often the pulse points of communities. At their best, they are places in which artists, tradition-bearers and cultural workers are in charge. They are places in which people gather; curiosity is piqued; world views are challenged or affirmed; preservation and innovation are fostered; creativity and imagination are stoked; intellect, critical thinking and compassion are expanded; and people find inspiration that leads to a more generative society.

These places can also help to create a community's identity and promote stewardship among residents and stakeholders. Art spaces can stimulate civic engagement, and affect economic conditions directly and indirectly. While art spaces are important in all communities, they can be especially significant in low- and moderate-income communities that are striving to improve the quality of life and



opportunities for residents.

Maria Rosario Jackson's essay distills important issues to consider in the creation of artist-driven spaces, primarily those in marginalized communities. It begins with a brief background discussion of the space development process and why artists work in marginalized communities. This is followed by a discussion of considerations related to organizational structures and resources, purpose and leadership, site selection, relationships with residents and other stakeholders,

and sustainability and implications for the field.

The author is a senior research associate in the Metropolitan Housing and Communities Center at the Urban Institute (UI) and director of UI's Culture, Creativity and Communities Program.

To download the complete essay, go to www.giarts.org.